



Better Business Bureau®

File a Complaint

Feedback from consumers is vital to BBB. We appreciate your willingness to report this information to us. We look forward to helping you and the business work toward a resolution.

Your complaint details:

First Name: Joey

Last Name: Kimbrough

Email: joeykokomo2002@yahoo.com

Phone: 7654378451

Street Address: 1712 Candy Court South

State: IN

City: Kokomo

Zip: 46902

Country: USA

Description of Complaint:

I sent an initial complaint dated 2/14/22 with the inaccuracies that are being reported differently across Experian and Equifax. They (Snap-On Credit) received that letter with certified returned receipt on 2/18/22. Their response was a "canned" response that all is well and they are reporting out accurately. A second letter was sent today (3/17/22) certified signature required with further violations highlighted. I hope they they cure the deficiencies by fixing or deleting the inaccurate items as required by Law.

Desired Settlement:

Correction to a credit report

Does your complaint involve a health issue?:

No

Snap-on Credit, LLC

📍 950 Technology Way
STE 301,
Libertyville, IL 60048-
5339

☎ (877) 777-8455

If you have any questions or concerns, please contact the BBB assigned to your complaint:

BBB of Chicago & Northern Illinois

📍 330 N. Wabash, Ste.
3120
Chicago, IL 60611-
7621

✉ Email this BBB

☎ (312) 832-0500 or Toll
Free at (888) 982-
0210

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Exhibit "E"

MESSAGE FROM BUSINESS:

Snap on Response

To whom it may concern,

I write on behalf of Snap-on Credit LLC ("SOC") in response to the complaint about Snap-on Credit lodged by Mr. Joey Kimbrough. I note at the outset that Snap-on Credit does not do business with consumers; rather, it finances the acquisition of tools, tool storage, and diagnostic equipment by professional auto mechanics and technicians who use the product *in their work, not for personal, family, or household purposes*. The transaction about which Mr. Kimbrough complains is a commercial transaction.

A review of the claims that Mr. Kimbrough has made through the e-oscar system about what SOC is reporting to the credit reporting agencies reveals that Mr. Kimbrough thinks that SOC is reporting the original/high credit amount and the date last active inaccurately. SOC has again reviewed its records and maintains that this information is, in fact, being reported accurately. That said, if Mr. Kimbrough would like to provide more specifics as to why he thinks this information is being reported inaccurately, he is welcome to contact me at 877-777-8455. Unless we hear from Mr. Kimbrough by the close of business on March 28, 2022, SOC will report same in response to Mr. Kimbrough's e-oscar communications.

Very truly yours,

Snap-on Credit LLC

Michael H. Walsh
Director of Compliance/Ass't Corporate Counsel

The consumer provided the following when submitting the Complaint to BBB

SON-0024.pdf

WHAT IS THE NEXT STEP?

View

Print

History

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bluecomplaints.bbb.org